

# USBA



M E M B E R B R I E F I N G

Summer/Fall 2005

A NEWSLETTER FOR MEMBERS OF THE UNIFORMED SERVICES BENEFIT ASSOCIATION

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## USBA Names New President/CEO

USBA has announced the appointment of Colonel Jerry V. Patton, USAF (Ret.) to President and Chief Executive Officer.

Patton comes to this position after serving more than 13 years as USBA's Executive Vice President and Chief Financial Officer. He is succeeding the current President/CEO, Rear Admiral Larry G. Vogt, US Navy (Ret.) who retired in July.

Patton will be responsible for the day-to-day operations of USBA as well as driving the



USBA's new President/CEO, Patton gives his predecessor a farewell handshake. Admiral Vogt and his wife, Rusty, are retiring to Florida after 18 years serving USBA as a member of the Board of Directors as well as President/CEO.

USBA, Patton served almost 27 years in the United States Air Force where he had varied career assignments in the Logistics, Intelligence and Financial Management fields, including overseas tours in Vietnam and Germany. Patton held staff positions at the Pentagon as the Chief of Personnel Budget Division, the Strategic Air Command unit and Military Airlift Command as Director of Budget and also served as Director, Retired Pay Operations for the US Air Force prior to retiring the military as a Colonel. He is the recipient of the Legion of Merit with Oak Leaf Cluster, Bronze Star, Meritorious Service Medal with 3 Oak Leaf Clusters and Air Force Commendation Medal.

company's strategic vision and relationships with outside partners and affinities including New York Life Insurance Company, the underwriter for the association's life insurance plans. "I believe this transition is an excellent one for USBA," comments Vogt. "Jerry has always been a key player in our development, strategic planning, management and partner expansion efforts which makes him the perfect choice to be USBA's next leader."

Prior to his tenure at

## PRESIDENT'S PERSPECTIVE

### USBA redefines "business as usual"



Jerry V. Patton  
Colonel, USAF (Ret.)  
President/CEO

Although I am greeting you on this page for the first time as USBA's President/CEO, I have proudly been a part of this organization for fourteen years. That background will continue to play an important role in the future I am about to

create with you.

Just like you, I've witnessed our organization make tremendous strides both internally and in the industry as our needs for competitiveness and financial agility evolved. Our technology and processes have been updated to ensure productive, cost-efficient and always top-notch service for our members. Over the recent years, USBA has consistently strived to provide new and innovative financial services/products to meet your needs such as Long Term Care and I.D. Theft Assist.

You can expect this momentum to continue as we work hard to forge new

*Change happens to everyone and USBA is no exception, as you can see.*

*(continued inside)*

# USBA Services, Inc. and NorthStar Loans USA enter into a strategic marketing alliance

USBA Services, Inc., a wholly-owned subsidiary of Uniformed Services Benefit Association, has announced that NorthStar Loans USA has become an exclusive online mortgage lending partner for the association's membership. NorthStar Loans USA, a division of NorthStar Bank, N.A., is a full service Internet mortgage lender headquartered in Kansas City, Missouri, specializing in mortgages for purchase, refinancing, lines of credit and debt consolidation.

The strategic marketing partnership will give USBA members access to NorthStar Loans USA's online consumer-direct lending platform to help simplify the mortgage process. All USBA members instantly qualify for a discount on closing costs of up to \$500. Loans USA currently offers mortgage services in twenty states and will be adding additional states in the future.

*(See Sidebar.)*

"We offer a wide variety of products to help USBA members achieve their goals, including both traditional and VA programs," explains NorthStar Bank, N.A. Chairman/CEO, Leland M. Walker. "For example, with as little as \$500 out of pocket, borrowers can own a new home with the Flex 100 program or if you currently carry credit card balances, NorthStar's lenders can show you how to make use of your home's equity to reduce



*For more info, visit:*

[www.northstarloansusa.com/usba/home.asp](http://www.northstarloansusa.com/usba/home.asp)

***USBA members instantly qualify for a discount on closing costs of up to \$500.***

**NorthStar Loans USA can accommodate mortgage needs on a nationwide basis and is currently available in 20 states**

Alabama	North Carolina
Arizona	Oregon
California	Pennsylvania
Colorado	Rhode Island
Connecticut	Virginia
Florida	Washington
Indiana	
Kansas	<b>It will be available in the near future in</b>
Missouri	
Nebraska	
Montana	Illinois
Nevada	Ohio
New Jersey	Tennessee
New York	Utah

your monthly payments and be out of debt in a reasonable period of time." Walker also says home equity programs can be tailored to suit each borrower's needs and can be utilized for debt consolidation, home improvement or educational costs.

"We're very excited about this unique relationship because we see great synergy between our two companies," states USBA's Vice President of Agency Operations and

Market Development, Robert Jesso. He points out that one of USBA's most popular products – USBA's Two for One® Family Life Insurance Plan which offers equal protection for both spouses for one low monthly premium – can be viewed as an affordable option for mortgage protection insurance.

Jesso says this new opportunity available to USBA members is part of an ongoing plan to offer value-added products and services.

"We'll continue to explore opportunities to bring additional services to our membership, including an on-line banking relationship that would include CDs and money market accounts," he adds.

Members can contact Loans USA by phone at 1-877-623-STAR (7827) to explore available options or apply online by accessing the USBA exclusive site through [www.usba.com](http://www.usba.com) or directly via [www.northstarloansusa.com/usba](http://www.northstarloansusa.com/usba).



*The USBA-endorsed program kicks off October 1, 2005 but members can visit [USBA.com](http://USBA.com) today to get more information.*

*Coming Soon!*

## **USBA Introduces Group Auto and Home Insurance!**

**USBA members will soon be able to take advantage of a unique voluntary benefit from MetLife Auto & Home® offered through a partnership with USBA Services, Inc. a wholly-owned subsidiary of Uniformed Services Benefit Association.**

Through this program, members will have the opportunity to apply to purchase auto, home, and other property and liability insurance beginning October 1, 2005!

“This program offers us more than quality insurance – there are other advantages as well, including special group rates, hassle-free payment options and the kind of quality service our members have come to expect,” explains USBA’s President/CEO Colonel Jerry V. Patton, USAF (Ret.). “It offers several benefits and features designed to save you money as well as 24/7 claim service and online account handling.”

USBA members will also be eligible for a variety of discounts available to those who qualify, such as anti-theft device, passive restraints, home security system, to name a few. Patton says the program will officially kick off October 1, 2005, but members can visit [USBA.com](http://USBA.com) to get more details.

### **A Variety of Policies Available:**

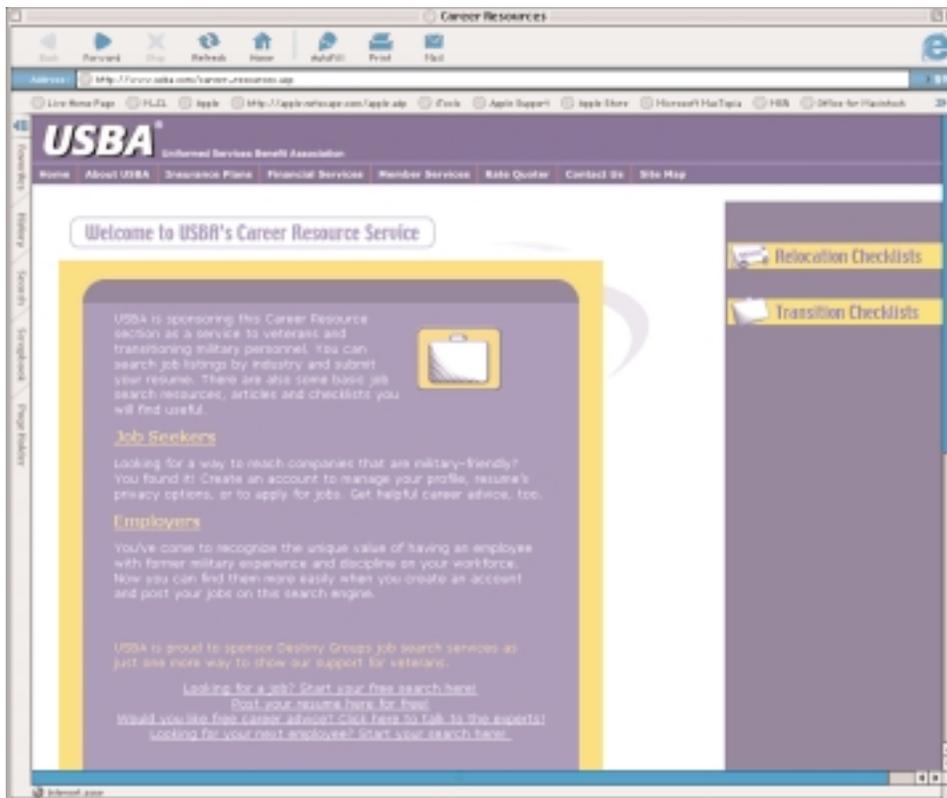
*Auto  
Home  
Landlord’s Rental Dwelling  
Condo  
Mobile/Motor Home  
Renter’s  
Recreational Vehicle  
Boat  
Personal Excess Liability*

# **MetLife®**

*MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan General Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan Group Property and Casualty Insurance Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Economy Fire and Casualty Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. In some instances, policies are provided by Liberty County Mutual Insurance Company. Coverage, rates, and discounts are available in most states to those who qualify.*

# Job Seekers Take Note

## USBA sponsors free job search site



For more info, visit: [www.usba.com/careerresources.asp](http://www.usba.com/careerresources.asp)

USBA is sponsoring a free online job search site to help transitioning and former military personnel hook up with military-friendly companies. “We’ve formed a relationship with The Destiny Group – recognized as one the ‘50 BEST’ employment web sites and the only one in that category with a military focus – to make it easier for jobseekers in a transition mode to find the right opportunities matching their skillsets,” says Vice President of Integrated Marketing Systems, Karen Vogan.

USBA members, their spouses and other veteran or transitioning military visitors to the site can search job listings by industry and submit their resume. The job listings are posted by companies that recognize the unique value of having former military experience and work ethic on their team, and they use this site to post their jobs

specifically to this group. “There are also some basic job search resources, salary/cost of living calculators, articles and checklists which they may find useful,” explains Vogan.

USBA has opened this free service to the military and veteran community at large. “We believe it’s an important way to show support to our USBA members as well as all veterans,” Vogan states. “We also hope to encourage everyone to remember the portability advantage of our life insurance plans holds as true in the civilian world as it did while on active duty – it’s always smart to be in control of your own financial protection vs. signing on to your future workplace’s coverage.”

The site can be accessed through USBA’s home page or by going directly to [www.usba.com/careerresources.asp](http://www.usba.com/careerresources.asp).

### PRESIDENT’S PERSPECTIVE

relationships with affinities and strategic alliances as the ones discussed in this issue. Increasing USBA’s overall membership through endorsements with military associations can only create win-win situations for everyone in keeping costs and services competitive.

USBA recognizes that our members’ needs have evolved as well. And we’ve kept up by making sure our roster of products and services clearly add value to your overall experience with us. We’ve negotiated special discounts and rates for you with several companies who equal our standard for exceptional customer service: NorthStar Loans USA, MetLife Auto and Property Insurance and Hertz car rental for instance.

To stay informed and updated about our new additional products and services, just log on to [www.usba.com](http://www.usba.com) frequently. You’ll find information on our Family of Affinity Products screen as well as the home page or our Press Room area that covers the latest news.

Change happens to everyone and USBA is no exception as you can see. But through it all, the most important things remain the same: our caring and knowledgeable staff. Our people take great pride in serving our members with a very personal touch. That will never change.

Although this is a new period of leadership at USBA in one sense, in another sense, it really is just “business as usual.”

Exceptional business, that is!

Jerry V. Patton  
Colonel, USAF (Ret.)  
President/CEO

## Remember

To protect your privacy, USBA provides information ONLY to the owner of a policy or premium information to the person paying premiums. When a customer calls us for information, we always ask a few questions to confirm the identity of the caller and their right to have information.

# USBA Privacy Policy



### How USBA Safeguards Your Privacy

The Uniformed Services Benefit Association (USBA) knows you want us to keep your personal information private and secure. We're committed to doing this and have policies in place to protect your privacy. We've built our business with integrity, honesty, and trust. And we'll protect your privacy with those values in mind.

You are receiving this notice because you obtained a financial product or service from us or our affiliate, USBA Services, Inc., for personal, family, or household purposes. The provisions of this apply to both current customers and former customers, unless we state otherwise.

### Our Privacy Pledge

We offer group life insurance through USBA and other insurance and financial services through USBA Services, Inc. (*Our wholly owned subsidiary*). In order to provide these services, we collect personal information about you. Some of this is called "nonpublic personal information," which includes personally identifiable information that is not publicly available, that is provided by you, obtained by us for nonaffiliated third parties, or that results from your transactions with us. As we collect and maintain this information, we pledge to:

- Collect only information needed to deliver superior products and services.
- Control access to your information, both in the office and on the Internet.
- Keep your health information private and NEVER disclose it to nonaffiliated third parties for marketing purposes.
- Require strict standards from nonaffiliated providers that help us process transactions.

- Keep your personal information confidential, and let you choose whether or not you are mailed marketing offers from nonaffiliated providers with whom we do business.
- Remind you of our policy at least once a year.

### Here's How We Keep Your Information Private

Access is limited to personnel who need the information to provide or administer products and services. We maintain physical, electronic, and procedural safeguards that meet or exceed state and federal regulations. And we continually update and improve our security standards, procedures and technology, to help us protect against anyone gaining unauthorized access to your confidential information.

### Categories of Information We Collect and May Disclose

In the normal course of business we may collect the following types of personal information:

- Information you give us on applications and other forms (*such as name, address, date of birth, Social Security number, health information, and beneficiaries*).
- Information about your transactions (*such as your policy coverage, premiums and payment history*).
- Information we receive from a consumer reporting agency (such as your credit-worthiness and credit history).
- Information about you from our affiliates or other sources (such as public records).

We may disclose any of the above information we collect to affiliates and nonaffiliated third parties, in the manner described below.

### Information We May Share with Affiliates

USBA and USBA Services, Inc. are affiliated companies engaged in the sale of life and health insurance. The law

permits us to share among our affiliates any information about our transactions and experiences with you. In order to offer you a broad range of products and services, and to better serve you, we may share among our affiliates some or all the personal information that we obtain from our transactions and experiences with you.

We otherwise do not share any personal information about our customers with our affiliates, except as permitted or required by law.

### Information We May Share with Nonaffiliated Third Parties

*Nonaffiliated third parties are companies not controlled by USBA.*

- We do not sell personal information about our customers to nonaffiliated third parties.
- We do not disclose personal health information about our customers to nonaffiliated third parties, except as authorized or required by law.
- We may share the personal information we obtain about you (as described above) with financial institutions (such as insurance underwriting companies, insurance agents and brokers, and banks) with whom we have joint marketing agreements, or with non-financial companies who perform services on our behalf.
- We may also disclose such personal information about you with nonaffiliated third parties as permitted by law, including disclosures necessary to process and service your account, to protect against fraud, to protect the security or confidentiality of our records, or with your consent.

We otherwise do not disclose any personal information about our customers to any other nonaffiliated third parties, except as permitted or required by law.

**Receive USBA's newsletter via email!**

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# WHAT'S HAPPENING AT USBA?



## Dietrich Scholarship recipient for 2005

Chelsea Garza of Nicholasville, KY, will be attending the University of Kentucky and majoring in

Anthropology. The winner was chosen on the basis of academic achievement, leadership accomplishments and participation in community activities. Each applicant must be the child of a USBA member in good standing and a graduating high school senior. The grant commemorates former USBA Executive Director and President, the late MajGen Bill Dietrich, USAF.

**USBA has been selected to be the sponsored insurance provider** for the National Native American Veterans Association (NNAVA), Naval Reserve Association (NRA) and the Naval Enlisted Reserve Association (NERA). "We're very excited to receive the endorsements and the opportunity to serve each of these memberships with the same high quality customer attention and affordable products we provide the USBA membership at large," states USBA's President/CEO Colonel Jerry V. Patton USAF (Ret.). "Expanding our scope of

membership to include relevant associations as these allows us to have stronger leverage when negotiating attractive value-added products and services for USBA, making it a win-win situation for all our members."

**NNAVA is an Oklahoma-based, national organization** working to provide all Native Americans – regardless of tribe affiliation – with a resource center for information on veteran rights, entitlements and benefits. The association has a membership spread over 25 states and U.S. territories which includes people still on active duty who are stationed domestically and overseas.



**The Naval Reserve Association (NRA) is a nonprofit organization** founded in 1954 to promote the interests of the Department of the Navy and the Naval Reserve as well as support the educational and professional interests of Naval Reservists. Its membership is comprised of approximately 22,000 active and retired Naval Reserve Officers.

**The Naval Enlisted Reserve Association (NERA), established in 1957, represents enlisted Sea**



Service Reservists to the Congress, the White House and the Departments of Defense and Transportation. Headquartered in Falls Church, Virginia, the national organization is actively involved on Capitol Hill as both an educator and advocate for legal and policy issues of concern to their membership.

**Colonel Robin A. Snyder, USAF (Ret.) joins USBA** this month as Chief Financial Officer for the association. Snyder brings with him a unique set of experiences, having served over 27 years in the United States Air Force. Most recently, Snyder was Deputy Director for Capability Development at United States Strategic Command (USSTRATCOM) at Offutt AFB in Nebraska.

## MEMBER BRIEFING

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Please send your comments and suggestions to the Newsletter Editor at the address above or email: [kvogan@usba.com](mailto:kvogan@usba.com). Or visit our Website: [www.usba.com](http://www.usba.com).

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■ **New!** Hertz Discounts

■ **New!** Online Mortgages Available

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